

# **EXHIBIT A**

PO Box 1113  
Charlotte, NC 28201

20979525

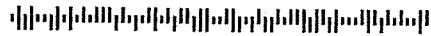
FFAM

FIRST FINANCIAL ASSET MGMT, INC.  
Global Receivable Portfolio Solutions  
3091 Governors Lake Drive, Suite 500  
Peachtree Corners, GA 30071  
866-698-2137



↑ Do not send payments or correspondence to this address ↴

March 29, 2019



Melissa Reetz  
APT 208  
3406 VALLEY RIDGE RD  
MIDDLETON WI 53562-2003

Office Hours:

Mon-Thurs 8:00 am - 9:00 pm EST

Friday 8:00 am - 5:00 pm EST

Saturday 8:00 am - 12:00 pm EST

Account Summary			
Current Creditor:	FIRST PORTFOLIO VENTURES I, LLC		
Original Creditor:	Barclays Bank Delaware		
FFAM Account Number:	[REDACTED] 9525		
FFAM Telephone Number:	866-698-2137	Account Balance Due:	\$3,020.41

Dear Melissa Reetz:

Our client, FIRST PORTFOLIO VENTURES I, LLC has purchased the account listed above and has hired First Financial Asset Management (FFAM), a collection agency, to collect the above referenced balance. FIRST PORTFOLIO VENTURES I, LLC is the creditor to whom the debt is owed. You may recognize this account as your First Bank & Trust/CreditShop/Mercury Mastercard Account # XXXXXXXXXXXXX6805

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

We have several options available that may include monthly payments or the ability to resolve this debt for less than the full amount shown above.

Please contact our office at 866-698-2137 to discuss resolution of this account or visit our website at, <http://www.pay1fam.com> below for payment by internet instructions.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

Payment Options			
Western Union	Payment by Internet	Payment by Phone	Payment by Mail
Code City FFAM State GA	<a href="http://www.pay1fam.com">http://www.pay1fam.com</a> Visa, MasterCard, Discover, Check	866-698-2137 Visa, MasterCard, Discover, Check	Mailing Address 3091 Governors Lake Drive Suite 500 Peachtree Corners, GA 30071

To enter the web site [www.pay1fam.com](http://www.pay1fam.com) web site you will need your FFAM Account Number listed above and the following pass code: [REDACTED]

See Reverse Side of This Letter for Additional Consumer Disclosures and Important Consumer Information.

Western Union charges a fee directly to you for its services.

Billing Tree, Inc. provides payment processing services for Payments by Internet and Payment by Phone for credit cards and check by phone payments. Billing Tree may charge a fee directly to you for its services and you will be informed if a fee applies prior to completing the payment transaction. In the event that a fee applies you will be informed of the amount of the fee and given the opportunity to cancel the transaction prior to the completion of the transaction.

You may always mail or deliver your payment by personal check or money order to the Mailing Address indicated above. Please do not send cash through the mail.

When you provide a check as payment you authorize us to either use the information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check. When we use the information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

This collection agency is licensed by the: Office of the Administrator or the Division of Banking, [www.wdfi.org](http://www.wdfi.org).